

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF NEW YORK
176 Church Street
Poughkeepsie, NY 12601**

IN RE: Steven Rotello and Kim Rotello

CASE NO.: 05-39337-cgm

SSN/TAX ID: xxx-xx-4764 xxx-xx-9031

CHAPTER: 7

**DISCHARGE OF DEBTOR
ORDER OF FINAL DECREE**

A petition under chapter 7 of title 11, United States Code was filed by or against the Debtor(s) on 10/16/05 ; an order for relief was entered under chapter 7; no order denying a discharge has been granted. The Debtor's estate has been fully administered.

IT IS ORDERED THAT:

1. The Debtor is released from all dischargeable debts.
2. Any judgment not obtained in this court is null and void as to the personal liability of the Debtor(s) regarding the following:
 - (a) debts dischargeable under 11 U.S.C. § 523(a);
 - (b) debts alleged to be excepted from discharge under 11 U.S.C. § 523(a)(2),(4),(6) or (15) unless determined by this court to be nondischargeable;
 - (c) debts determined by this court to be discharged.
3. All creditors whose debts are discharged by this order or whose judgments are declared null and void in 2 above, are enjoined from instituting or continuing any action, employing any process or engaging in any act to collect such debts as personal liabilities of the Debtor(s).
4. Michael O'Leary is discharged as the Trustee of the Debtor's estate and the bond is cancelled. The chapter 7 case of the Debtor(s) is closed.

Dated: 3/1/06

Cecelia G. Morris, Bankruptcy Judge

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:]* [There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts that are in the nature of alimony, maintenance, or support;
- c. Debts for most student loans;
- d. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- e. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle while intoxicated;
- f. Some debts which were not properly listed by the debtor;
- g. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- h. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Bankruptcy Noticing Center
2525 Network Place, 3rd Floor
Herndon, Virginia 20171-3514

CERTIFICATE OF SERVICE

District/off: 0208-4
Case: 05-39337

User: cwelsh
Form ID: 155

Page 1 of 1
Total Served: 32

Date Rcvd: Mar 01, 2006

The following entities were served by first class mail on Mar 03, 2006.

db +Kim Rotello, 34 Hawthorne Ave, Warwick, NY 10990-1715
db +Steven Rotello, 34 Hawthorne Ave, Warwick, NY 10990-1715
aty Martin A. Mooney, Deily, Mooney & Glastetter, LLP, 8 Thurlow Terrace, Albany, NY 12203-1006
aty +Shmuel Klein, Law Office of Shmuel Klein P.C., 268 Route 59, Spring Valley, NY 10977-5224
tr +Michael O'Leary, 225 Dolson Avenue, Suite 303, P.O. Box 929, Middletown, NY 10940-0929
smg +N.Y. State Unemployment Insurance Fund, P.O. Box 551, Albany, NY 12201-0551
smg New York State Tax Commission, Bankruptcy/Special Procedures Section, P.O. Box 5300, Albany, NY 12205-0300
smg United States Attorney, One St. Andrews Plaza, Claims Unit - Room 417, New York, NY 10007-1701
ust +United States Trustee, 74 Chapel Street, Albany, NY 12207-2190
4107238 +AMEX, P.O. BOX 297871, FORT LAUDERDALE, FL 33329-7871
4167523 American Express Bank, FSB, c/o Becket and Lee, LLP, P.O. Box 3001, Malvern, PA 19355-0701
4107239 +BANK OF AMERICA, PO BOX 1758, NEWARK, NJ 07101-1758
4107241 +CAPITAL ONE, P.O. BOX 70885, CHARLOTTE, NC 28272-0885
4107242 +CAPITAL ONE/GOLD MASTERCARD, P.O. BOX 30285, SALT LAKE CITY, UT 84130-0285
4107243 +CARD MEMBER SERVICES, PO BOX 21550, TULSA, OK 74121-1550
4107244 +CARDMEMBER SERVICE, POB 15153, WILMINGTON, DE 19886-5153
4107247 +CITIZENS AUTOMOBILE FIANCE, 1 CITIZENS DR, RIVERSIDE, RI 02915-3019
4107251 +HOME COMINGS FINANCIAL, ONE MERIDIAN CROSSINGS, MINNEAPOLIS, MN 55423-3937
4107252 +JC PENNY, P.O. BOX 981403, EL PASO, TX 79998-1403
4153127 +MARTIN A. MOONEY, DEILY, MOONEY & GLASTETTER, LLP, ATTORNEYS FOR DAIMLERCHRYSLER SVCS, 8 THURLOW TERRACE, ALBANY, NY 12203-1006
4107254 +MBNA AMERICA, PO BOX 15026, WILMINGTON, DE 19850-5026
4107255 +SEARS, P.O. BOX 182156, COLUMBUS, OH 43218-2156
4107256 +TOYOTA FINANCE, PO BOX 371339, PITTSBURGH, PA 15250-7339
4107257 WELLS FARGO FINANCIAL BANK, PO BOX 98751, LAS VEGAS, NV 89193

The following entities were served by electronic transmission on Mar 02, 2006 and receipt of the transmission was confirmed on:

tr +EDI: QMOLEARY.COM Mar 01 2006 21:54:00 Michael O'Leary, 225 Dolson Avenue, Suite 303, P.O. Box 929, Middletown, NY 10940-0929
4107240 +EDI: BANKAMER.COM Mar 01 2006 21:54:00 BANK OF AMERICA NA, PO BOX 31681, TAMPA, FL 33631-3681
4107245 EDI: CHASE.COM Mar 01 2006 21:53:00 CHASE CARDMEMBER SERVICE, P.O. BOX 15291, WILMINGTON, DE 19886-1194
4107246 EDI: CHRYSLER.COM Mar 01 2006 21:54:00 CHRYSLER FINANCIAL, P.O. BOX 2993, MILWAUKEE, WI 53201-2993
4107248 +EDI: COUNTRYWIDE.COM Mar 01 2006 21:54:00 COUNTRYWIDE HOME LOANS, 4500 PARK GRANADA, CALABASAS, CA 91302-1613
4107249 +EDI: MAYSTORES.COM Mar 01 2006 21:54:00 FILENES, P.O. BOX 8089, LORAIN, OH 44055-8089
4107250 EDI: TSYS.COM Mar 01 2006 21:53:00 GE MONEY BANK, PO BOX 6150, RAPID CITY, SD 57709-6150
4107253 +EDI: CBSKOHL'S.COM Mar 01 2006 21:54:00 KOHL'S, PO BOX 2983, MILWAUKEE, WI 53201-2983
4107255 +EDI: SEARS.COM Mar 01 2006 21:54:00 SEARS, P.O. BOX 182156, COLUMBUS, OH 43218-2156
4107258 +EDI: WTRWFNNB.COM Mar 01 2006 21:54:00 WFNBN EDDIE BAUER, PO BOX 659705, SAN ANTONIO, TX 78265-9705

TOTAL: 10

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Daimler Chrysler Services North America, LLC
cr DaimlerChrysler Financial Services Americas LLC
aty* +Michael O'Leary, 225 Dolson Avenue, Suite 303, P.O. Box 929, Middletown, NY 10940-0929
TOTALS: 2, * 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

First Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 03, 2006

Signature:

